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I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: November 21, 2005

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|----------------|---|--|
| Inventor | : | GRAFF, Richard A. |
| Serial No. | : | 10/719,474 |
| Filed | : | November 21, 2003 |
| For | : | NON-DEBT FUNDING SYSTEM FOR HOME FINANCE |
| Group Art Unit | : | 3621 |
| Examiner | : | VIG, Naresh |

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response; and
2. Petition for Extension of Time.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Peter K. Trzyna', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: November 21, 2005

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